

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Melissa N. O'Grady  
Debtor

Case No. 20-01410-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: Jul 10, 2025

User: AutoDocke  
Form ID: fnldec

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2025:**

Recip ID	Recipient Name and Address
db	+ Melissa N. O'Grady, 1234 Wade Court West, Stroudsburg, PA 18360-9536

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2025 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor Nissan Motor Acceptance Corporation bkgroup@kmllawgroup.com
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
Matthew K. Fissel	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com, wbefcf@brockandscott.com
Regina Cohen	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. rcohen@lavin-law.com

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United States Trustee

ustpregion03.ha.ecf@usdoj.gov

Vincent Rubino

on behalf of Debtor 1 Melissa N. O'Grady  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT**  
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Melissa N. O'Grady, Chapter 13  
aka Melissa O'Grady, aka Melissa Quezada, aka Melissa  
N. Quezada, dba Glam Events Rentals, fdba Glam  
House, Case No. 5:20-bk-01410-MJC

**Debtor 1**

Social Security No.:  
xxx-xx-7080

Employer's Tax I.D. No.:

**FINAL DECREE**

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

**IT IS ORDERED THAT:**

**Jack N Zaharopoulos**

is discharged as trustee of the estate of the above named debtor(s); and the chapter 13 case of the above named debtor(s) is closed.

By the Court,



Mark J. Conway, United States Bankruptcy Judge

Dated: July 10, 2025

**fnldec (01/22)**